



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name W.T.B. FINANCIAL CORPORATION

City/State SPOKANE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 10,624,427

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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SPOKANE, WA 99201

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Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,864,646	9,985,686	10,353,278	8,516,516	6,597,165
Net income (\$000)	58,157	43,715	100,030	76,312	83,284
Number of BHCs in peer group	132	131	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.69	2.67	47	2.87	2.65	64	2.89	2.60	69	3.26	2.96	75	3.87	3.21	86
+ Non-interest income	0.60	0.96	30	0.68	1.11	31	0.66	1.04	32	0.75	0.98	39	0.76	0.90	40
- Overhead expense	2.36	2.17	71	2.24	2.24	54	2.22	2.17	57	2.45	2.48	50	2.93	2.59	71
- Provision for credit losses	-0.44	0.09	0	0.18	-0.15	95	0.09	-0.09	90	0.39	0.38	60	0.05	0.12	30
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0.05	0.02	79	-0.03	0.01	1
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	-0.06	0	1	0	0	46
= Pretax net operating income (tax equivalent)	1.37	1.40	50	1.12	1.79	11	1.24	1.66	15	1.15	1.22	47	1.62	1.53	63
Net operating income	1.07	1.06	53	0.88	1.36	13	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57
Net income	1.07	1.06	53	0.88	1.35	13	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.82	3.12	27	3.04	3.14	42	3.05	3.06	47	3.52	3.78	29	4.28	4.49	30
Interest expense	0.06	0.24	6	0.11	0.27	15	0.09	0.25	15	0.18	0.57	4	0.30	1.02	4
Net interest income (tax equivalent)	2.76	2.88	36	2.93	2.85	51	2.95	2.80	58	3.34	3.17	57	3.98	3.45	80
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.02	0.08	6	0.09	0.13	48	0.02	0.11	25	-0.06	0.11	2	-0.06	0.11	1
Earnings coverage of net loan and lease losses (X)	-77.47	-9.51	18	24.10	4.52	66	113.41	39.72	82	-38.54	33.55	7	-44.58	22.46	12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.06	1.17	91	2.45	1.39	90	2.54	1.23	94	2.39	1.35	96	2.14	0.94	97
Allowance for loan and lease losses / Total loans and leases	2.06	1.15	91	2.45	1.37	90	2.54	1.20	94	2.38	1.33	96	2.12	0.93	97
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.06	0.41	4	0.95	0.63	81	0.92	0.49	88	0.20	0.67	14	0.30	0.56	29
30-89 days past due loans and leases / Total loans and leases	0.03	0.32	3	0.03	0.27	8	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12
Liquidity and Funding															
Net noncore funding dependence	-6.94	3.09	15	-12.55	-1.82	17	-19.88	-2.33	5	-15.40	0.77	11	-4.70	10.70	10
Net short-term noncore funding dependence	-6.97	-1.79	21	-12.62	-8.21	29	-19.92	-7.71	15	-15.48	-3.25	14	-5.09	5.88	14
Net loans and leases / Total assets	52.41	61.60	21	53.85	59.81	28	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14
Capitalization															
Tier 1 leverage ratio	8.18	9.08	23	7.85	9.11	18	7.64	8.98	18	8.06	9.65	12	10.34	10.39	58
Holding company equity capital / Total assets	7.99	10.04	19	7.84	10.88	9	7.51	10.71	9	8.22	10.51	15	9.71	11.37	22
Total equity capital (including minority interest) / Total assets	7.99	10.14	17	7.84	11.01	8	7.51	10.82	6	8.22	10.57	14	9.71	11.43	21
Common equity tier 1 capital / Total risk-weighted assets	12.67	11.90	66	12.91	12.69	59	12.53	12.42	58	13.29	12.44	69	13.02	12.50	67
Net loans and leases / Equity capital (X)	6.56	6.22	58	6.87	5.51	78	6.48	5.53	69	6.77	6.79	52	6.39	6.55	46
Cash dividends / Net income	16.07	34	21	21.51	25.30	43	23.79	28.27	40	24.60	29.42	41	21.46	25.65	41
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			39.66			93.20	
Growth Rates															
Assets	3.34	7.91	44	16.48	9.29	77	13	10.50	72	36.98	16.11	93	9.34	8.66	62
Equity capital	5.32	-0.29	71	3.44	9.31	23	3.28	7.46	36	15.90	8.42	86	15.47	12.19	71
Net loans and leases	0.56	11.87	15	-1.39	0.79	52	-1.16	3.36	37	22.77	9.99	88	12.37	8.63	73
Noncore funding	-11.25	10.50	34	-38.18	-23.76	34	12.03	-14.79	82	17.31	-12.78	85	-35.08	4.16	4
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	5.67	25	0	3.86	27
Equity investment in subsidiaries / Equity capital	96.19	103.92	14	96.42	103.07	15	96.03	103.22	11	96.58	104.49	15	96.99	104.21	19
Cash from ops + noncash items + op expense / Op expense + dividends	123.49	116.54	56	110.97	130.64	45	142.93	154.48	52	155.46	138.81	70	153.92	152.31	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	114,582	119,897	243,317	237,475	224,316	-4.43	32.44
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	114,306	119,438	242,484	236,262	222,706	-4.30	33.87
Tax-exempt income on loans and leases.....	276	459	833	1,213	1,610	-39.87	-75.53
Estimated tax benefit on income on loans and leases.....	72	119	217	4,519	404	-39.30	-87.90
Income on loans and leases (tax equivalent).....	114,654	120,016	243,534	241,994	224,720	-4.47	31.62
Investment interest income (tax equivalent).....	31,468	27,986	62,996	48,047	42,074	12.44	137.99
Interest on balances due from depository institutions.....	3,053	615	2,038	2,490	7,714	396.42	199.61
Interest income on other earning assets.....	157	158	332	308	308	-0.63	256.82
Total interest income (tax equivalent)	149,332	148,775	308,900	292,839	274,816	0.37	47.27
Interest on time deposits of \$250K or more	40	120	180	401	919	-66.67	-61.54
Interest on time deposits < \$250K.....	215	431	722	1,382	2,629	-50.12	-47.56
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,919	4,354	7,578	11,840	13,297	-32.96	110.30
Interest on other borrowings and trading liabilities.....	143	533	1,101	1,590	2,452	-73.17	60.67
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	3,317	5,438	9,581	15,213	19,297	-39.00	66.60
Net interest income (tax equivalent).....	146,015	143,337	299,319	277,626	255,519	1.87	46.89
Non-interest income.....	32,768	33,808	67,849	63,483	50,150	-3.08	42.66
Adjusted operating income (tax equivalent)	178,783	177,145	367,168	341,109	305,669	0.92	46.09
Overhead expense.....	128,342	111,986	229,914	208,740	193,261	14.61	62.40
Provision for credit losses.....	-24,000	9,000	9,000	33,000	3,200		
Securities gains (losses)	0	0	0	3,889	-1,853		
Other tax equivalent adjustments	0	0	0	-5,000	0		
Pretax net operating income (tax equivalent).....	74,447	56,164	128,258	98,258	107,200	32.55	73.35
Applicable income taxes	16,199	12,306	27,965	21,577	23,455	31.63	11.04
Tax equivalent adjustments	91	143	263	369	461	-36.36	-85.42
Applicable income taxes (tax equivalent).....	16,290	12,449	28,228	21,946	23,916	30.85	7.09
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	58,157	43,715	100,030	76,312	83,284	33.04	109.70
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	58,157	43,715	100,030	76,312	83,284	33.04	109.70
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	58,157	43,715	100,030	76,312	83,284	33.04	109.70
Investment securities income (tax equivalent).....	31,468	27,986	62,996	48,047	42,074	12.44	137.99
US Treasury and agency securities (excluding mortgage-backed securities)	15,042	11,157	22,862	29,254	28,891	34.82	93.67
Mortgage-backed securities	16,335	16,712	39,911	17,715	12,901	-2.26	203.85
All other securities	91	117	223	1,078	282	-22.43	14.25
Cash dividends declared.....	9,343	9,404	23,801	18,769	17,872	-0.65	118.29
Common	9,343	9,404	23,801	18,769	17,872	-0.65	118.29
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.75	2.90	37	2.98	2.92	51	2.98	2.85	58	3.44	3.53	37	4.17	4.19	50
Less: Interest expense	0.06	0.22	7	0.11	0.25	17	0.09	0.23	16	0.18	0.54	5	0.29	0.95	4
Equals: Net interest income (tax equivalent)	2.69	2.67	47	2.87	2.65	64	2.89	2.60	69	3.26	2.96	75	3.87	3.21	86
Plus: Non-interest income	0.60	0.96	30	0.68	1.11	31	0.66	1.04	32	0.75	0.98	39	0.76	0.90	40
Equals: adjusted operating income (tax equivalent)	3.29	3.67	28	3.55	3.82	39	3.55	3.70	43	4.01	3.96	52	4.63	4.16	69
Less: Overhead expense	2.36	2.17	71	2.24	2.24	54	2.22	2.17	57	2.45	2.48	50	2.93	2.59	71
Less: Provision for credit losses	-0.44	0.09	0	0.18	-0.15	95	0.09	-0.09	90	0.39	0.38	60	0.05	0.12	30
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0.05	0.02	79	-0.03	0.01	1
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	-0.06	0	1	0	0	46
Equals: Pretax net operating income (tax equivalent)	1.37	1.40	50	1.12	1.79	11	1.24	1.66	15	1.15	1.22	47	1.62	1.53	63
Less: Applicable income taxes (tax equivalent)	0.30	0.33	44	0.25	0.41	13	0.27	0.38	17	0.26	0.27	50	0.36	0.35	47
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	45	0	0	45
Equals: Net operating income	1.07	1.06	53	0.88	1.36	13	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.07	1.06	53	0.88	1.35	13	0.97	1.26	17	0.90	0.97	44	1.26	1.19	57
Memo: Net income (last four quarters)	1.06	1.12	42	0.86	1.25	15	0.97	1.26	17	0.90	0.97	43	1.26	1.19	57
Net income—BHC and noncontrolling (minority) interest	1.07	1.07	51	0.88	1.37	12	0.97	1.27	16	0.90	0.97	44	1.26	1.19	57
Margin Analysis															
Average earning assets / Average assets	97.51	92.97	95	98.03	93.15	94	97.90	93.08	94	97.60	93.47	95	97.38	93.22	94
Average interest-bearing funds / Average assets	50.42	60.12	12	49.42	62.32	6	49.75	61.99	6	49.70	68.25	4	53.25	70.66	5
Interest income (tax equivalent) / Average earning assets	2.82	3.12	27	3.04	3.14	42	3.05	3.06	47	3.52	3.78	29	4.28	4.49	30
Interest expense / Average earning assets	0.06	0.24	6	0.11	0.27	15	0.09	0.25	15	0.18	0.57	4	0.30	1.02	4
Net interest income (tax equivalent) / Average earning assets	2.76	2.88	36	2.93	2.85	51	2.95	2.80	58	3.34	3.17	57	3.98	3.45	80
Yield or Cost															
Total loans and leases (tax equivalent)	4.16	4.01	66	4.19	4.05	64	4.33	4.01	71	4.48	4.28	67	5.22	4.98	69
Interest-bearing bank balances	0.41	0.42	44	0.10	0.11	31	0.13	0.14	45	0.31	0.32	54	1.90	2.26	29
Federal funds sold and reverse repos	0	0.58	10	0	0.26	20	0	0.25	19	0	0.43	13	2.22	2.02	56
Trading assets		0.52			0.42			0.45			0.80			0.49	
Total earning assets	2.82	3.09	29	3.04	3.11	42	3.05	3.04	48	3.46	3.80	20	4.27	4.47	35
Investment securities (tax equivalent)	1.73	1.85	41	1.94	1.80	59	2.10	1.77	75	2.29	2.32	49	2.37	2.74	17
US Treasury and agency securities (excluding mortgage-backed securities)	1.54	1.22	79	1.72	1.28	79	1.69	1.14	83	3.29	1.87	91	2.31	2.54	41
Mortgage-backed securities	1.82	1.78	56	1.90	1.56	82	2.28	1.57	92	1.35	2.05	4	2.35	2.54	25
All other securities	2.44	2.82	41	2.83	2.91	50	2.74	2.81	53	12.51	3.24	94	3.13	3.80	28
Interest-bearing deposits	0.12	0.20	37	0.21	0.24	49	0.17	0.21	48	0.34	0.62	14	0.54	1.13	8
Time deposits of \$250K or more	0.23	0.50	12	0.57	0.76	31	0.46	0.66	27	0.89	1.60	6	1.30	2.13	4
Time deposits < \$250K	0.27	0.44	25	0.50	0.72	28	0.43	0.62	26	0.76	1.49	5	1.15	1.91	10
Other domestic deposits	0.12	0.17	41	0.19	0.17	68	0.16	0.15	63	0.32	0.36	47	0.46	0.86	14
Foreign deposits		0.25			0.12			0.14			1.24			2.53	
Federal funds purchased and repos	0.10	0.36	20	0.24	0.19	79	0.19	0.17	74	0.41	0.37	66	0.89	1.23	44
Other borrowed funds and trading liabilities	0	1.24	2	0	1.31	3	3.85	1.27	95	0.36	0.55	58	0.40	1.03	49
All interest-bearing funds	0.12	0.36	7	0.22	0.40	21	0.19	0.37	19	0.36	0.79	8	0.55	1.34	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	32,768	33,808	67,849	63,483	50,150
Fiduciary activities income	11,015	10,755	21,805	18,856	17,667
Service charges on deposit accounts - domestic	3,499	2,880	6,088	5,845	6,820
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	2,037	1,880	4,056	3,364	3,065
Insurance activities revenue.....	1	3	16	369	27
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	78	84	166	135	79
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,063	5,164	7,687	12,423	3,629
Other non-interest income.....	15,075	13,042	28,031	22,491	18,863
Total overhead expenses	128,342	111,986	229,914	208,740	193,261
Personnel expense.....	76,494	70,207	141,916	130,113	115,573
Net occupancy expense.....	12,776	12,158	23,879	22,223	21,201
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	39,072	29,621	64,119	56,404	56,487
Fee income on mutual funds and annuities.....	2,037	1,880	4,056	3,364	3,065
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,201	1,099	1,092	1,066	1,017
Average personnel expense per employee.....	63.69	63.88	129.96	122.06	113.64
Average assets per employee.....	9,046.33	9,086.16	9,481.02	7,989.23	6,486.89

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.22	2.35	84	5.56	2.15	84	5.98	2.17	87	5.30	0.51	91	6.11	0.66
Overhead expenses / Net Interest Income + non-interest income	71.82	59.40	88	63.27	59.03	70	62.66	59.28	62	62.17	61.22	56	63.32	61.79
Percent of Average Assets														
Total overhead expense	2.36	2.17	71	2.24	2.24	54	2.22	2.17	57	2.45	2.48	50	2.93	2.59
Personnel expense.....	1.41	1.20	76	1.41	1.25	67	1.37	1.21	68	1.53	1.42	62	1.75	1.50
Net occupancy expense.....	0.24	0.22	57	0.24	0.24	52	0.23	0.23	51	0.26	0.30	36	0.32	0.32
Other operating expenses.....	0.72	0.72	60	0.59	0.73	37	0.62	0.72	44	0.66	0.73	43	0.86	0.76
Overhead less non-interest income	1.76	1.19	90	1.57	1.10	85	1.57	1.10	87	1.71	1.44	72	2.17	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	71.79	58.92	89	63.22	58.45	72	62.62	58.83	65	61.19	58.93	63	63.23	59.91
Personnel expense.....	42.79	32.65	92	39.63	33.10	83	38.65	32.93	78	38.14	33.88	81	37.81	34.17
Net occupancy expense.....	7.15	6.14	66	6.86	6.33	58	6.50	6.23	55	6.51	7.04	42	6.94	7.50
Other operating expenses.....	21.85	19.36	75	16.72	18.60	41	17.46	19.18	42	16.54	17.57	44	18.48	17.93
Total non-interest income	18.33	25.40	37	19.08	28.18	32	18.48	27.67	31	18.61	23.45	44	16.41	19.83
Fiduciary activities income	6.16	2.23	87	6.07	2.24	86	5.94	2.20	86	5.53	1.45	88	5.78	1.61
Service charges on domestic deposit accounts	1.96	3.45	29	1.63	3.19	25	1.66	3.27	27	1.71	2.67	36	2.23	3.21
Trading revenue.....	0	0.45	35	0	0.72	23	0	0.62	27	0	0.10	39	0	0.07
Investment banking fees and commissions.....	1.14	2.25	44	1.06	2.52	42	1.10	2.58	41	0.99	1.03	62	1	0.91
Insurance activities revenue.....	0	0.36	27	0	0.37	26	0	0.36	28	0.11	0.41	68	0.01	0.37
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0	48	0	0.50
Net servicing fees	0.04	1.38	30	0.05	0.55	31	0.05	0.60	30	0.04	0	57	0.03	0.22
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	48	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets	0.59	1.51	38	2.92	3.83	51	2.09	3.30	46	3.64	5.55	57	1.19	2.27
Other non-interest income.....	8.43	9.09	57	7.36	9.26	44	7.63	9.27	46	6.59	7.76	44	6.17	7.41
Overhead less non-interest income	53.46	32.73	95	44.13	29.94	85	44.14	30.52	89	42.58	34.63	72	46.82	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.76	21.22	58	21.91	21.54	51	21.80	21.18	55	21.96	20.30	53	21.88	21.51
Applicable income tax + TE / Pretax net operating income + TE	21.88	23.38	33	22.17	23.10	39	22.01	22.67	37	22.34	22.51	41	22.31	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	3,950,764	3,331,456	3,682,437	3,181,695	2,854,185	18.59	66.38
Commercial and industrial loans	1,194,638	1,745,319	1,298,752	1,917,962	1,210,405	-31.55	7.96
Loans to individuals	117,000	128,817	124,801	114,867	137,487	-9.17	8.83
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	214,542	279,055	233,249	236,216	226,569	-23.12	-1.63
Other loans and leases	208,180	191,157	196,836	140,792	113,951	8.91	35.25
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,685,124	5,675,804	5,536,075	5,591,532	4,542,597	0.16	43.54
Less: Allowance for loan and lease losses	117,253	139,113	140,603	132,811	96,415	-15.71	33.27
Net loans and leases	5,567,871	5,536,691	5,395,472	5,458,721	4,446,182	0.56	43.78
Debt securities that reprice or mature in over 1 year	3,705,231	3,027,210	3,289,060	2,543,680	1,895,394	22.40	187.19
Mutual funds and equity securities	22	17	16	13	13	29.41	
Subtotal	9,273,124	8,563,918	8,684,548	8,002,414	6,341,589	8.28	79.62
Interest-bearing bank balances	869,483	1,330,547	1,987,135	1,463,300	523,953	-34.65	524.10
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	34,461	38,322	36,695	34,680	429	-10.08	-62.95
Trading assets	0	0	0	0	0		
Total earning assets	10,177,068	9,932,787	10,708,378	9,500,394	6,865,971	2.46	88.64
Non-interest-bearing cash and due from depository institutions	126,784	111,333	62,283	101,565	102,603	13.88	32.36
Premises, fixed assets, and leases	102,178	105,126	104,196	108,507	105,590	-2.80	130.69
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	25,301	22,807	22,746	7,986	887	10.94	2611.79
Intangible and other assets	193,096	108,811	191,964	95,511	89,613	77.46	84.17
Total assets	10,624,427	10,280,864	11,089,567	9,813,963	7,164,664	3.34	88.33
Quarterly average assets	10,786,744	10,193,331	10,946,007	9,484,120	6,864,680	5.82	93.13
Average loans and leases (YTD)	5,507,684	5,722,400	5,626,002	5,396,810	4,305,262	-3.75	44.32
Memoranda							
Loans held-for-sale	1,610	7,058	4,283	28,572	29,266	-77.19	-77.16
Loans not held-for-sale	5,683,514	5,668,746	5,531,792	5,562,960	4,513,331	0.26	43.76
Real estate loans secured by 1–4 family	1,327,918	1,019,422	1,185,796	976,987	869,280	30.26	100.28
Commercial real estate loans	2,570,812	2,258,557	2,444,473	2,160,090	1,946,099	13.83	53.55
Construction and land development	517,235	544,004	541,948	531,626	461,067	-4.92	39.03
Multifamily	201,406	211,226	220,422	207,934	177,247	-4.65	51.99
Nonfarm nonresidential	1,852,171	1,503,327	1,682,103	1,420,530	1,307,785	23.20	58.35
Real estate loans secured by farmland	52,034	53,477	52,168	44,618	38,806	-2.70	39.70
Total investment securities	3,739,714	3,065,549	3,325,771	2,578,373	1,895,836	21.99	170.37
U.S. Treasury securities	774,307	47,338	291,727	49,301	25,706	1535.70	604.81
US agency securities (excluding mortgage-backed securities)	1,216,065	1,258,268	1,232,993	1,012,865	1,353,336	-3.35	56.80
Municipal securities	7,424	8,369	7,904	8,486	9,046	-11.29	96.19
Mortgage-backed securities	1,741,896	1,751,557	1,793,131	1,507,708	507,735	-0.55	252.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	22	17	16	13	13	29.41	
Available-for-sale securities	570,430	403,693	538,719	1,700,704	1,247,616	41.30	-40.05
U.S. Treasury securities	190,442	1,013	100,798	49,301	25,706	18699.80	73.35
US agency securities (excluding mortgage-backed securities)	49,666	52,957	52,162	593,482	904,545	-6.21	-89.47
Municipal securities	3,942	4,787	4,372	4,858	5,342	-17.65	193.74
Mortgage-backed securities	326,380	344,936	381,387	1,053,063	312,023	-5.38	-11.52
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-308,328	12,763	-27,277	30,336	5,199		
Available-for-sale securities appreciation (depreciation)	-31,685	13,303	4,308	80,561	11,413		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	431,005	418,373	389,235	393,299	410,992	3.02	0.15

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	942,584	858,809	994,439	885,108	669,655	9.75	106.33
NOW, ATS and transaction accounts	90,946	132,258	105,892	93,902	72,142	-31.24	49.98
Time deposits less brokered deposits < \$250K	153,064	166,911	161,490	175,629	193,938	-8.30	-20.17
MMDA and other savings accounts	8,221,820	7,924,112	8,590,708	7,495,199	5,247,958	3.76	102.49
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,408,414	9,082,090	9,852,529	8,649,838	6,183,693	3.59	97.26
Time deposits of \$250K or more	33,247	37,994	37,741	48,953	43,169	-12.49	-50.07
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	227,483	235,736	239,511	216,428	163,069	-3.50	3.78
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	20,063	20,063	0	161	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	0	19,820		
Brokered deposits < \$250K	0	0	0	0	0	0	-100.00
Noncore funding	260,730	293,793	297,315	265,381	226,219	-11.25	-15.98
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0	0	
Other liabilities	106,598	99,153	106,778	92,226	58,848	7.51	201.61
Total liabilities	9,775,742	9,475,036	10,256,622	9,007,445	6,468,760	3.17	91.11
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	16,859	25,057	19,262	24,241	26,756	-32.72	-42.28
Common surplus	32,665	32,665	32,665	32,665	32,665	0.00	0.00
Retained earnings	832,432	741,699	783,617	707,389	649,845	12.23	68.05
Accumulated other comprehensive income	-33,271	6,407	-2,599	42,223	-13,344		
Other equity capital components	0	0	0	0	-18		
Total holding company equity capital	848,685	805,828	832,945	806,518	695,904	5.32	61.36
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	848,685	805,828	832,945	806,518	695,904	5.32	61.36
Total liabilities and capital	10,624,427	10,280,864	11,089,567	9,813,963	7,164,664	3.34	88.33
Memoranda							
Non-interest-bearing deposits	4,346,551	4,316,714	4,593,153	4,151,294	2,817,134	0.69	123.55
Interest-bearing deposits	5,095,110	4,803,370	5,297,117	4,547,497	3,409,728	6.07	74.70
Total deposits	9,441,661	9,120,084	9,890,270	8,698,791	6,226,862	3.53	94.24
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	832,945	806,518	806,518	695,904	602,665		
Accounting restatements	0	0	0	0	0		
Net income	58,157	43,715	100,030	76,312	83,284		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,403	816	-4,979	-2,515	-5,668		
Sale of treasury stock	3,281	0	7,322	4,746	7,952		
Less: Purchase of treasury stock	3,281	0	7,322	4,727	7,971		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	9,343	9,404	23,801	18,769	17,872		
Change in other comprehensive income	-30,671	-35,817	-44,823	55,567	33,514		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	848,685	805,828	832,945	806,518	695,904		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	37.19	38.78	41	32.40	36.32	37	33.21	36.25	35	32.42	48.33	11	39.84	52.67	20
Commercial and industrial loans	11.24	11.05	57	16.98	12.25	76	11.71	10.76	63	19.54	13.47	78	16.89	11.45	80
Loans to individuals	1.10	3.52	45	1.25	3.48	47	1.13	3.36	46	1.17	2.29	57	1.92	2.71	65
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	2.02	0.19	94	2.71	0.21	94	2.10	0.18	93	2.41	0.43	90	3.16	0.53	91
Other loans and leases.....	1.96	4.45	30	1.86	4.22	29	1.77	4.47	26	1.43	1.39	68	1.59	1.08	72
Net loans and leases.....	52.41	61.60	21	53.85	59.81	28	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14
Debt securities over 1 year.....	34.87	19.46	90	29.45	17.61	90	29.66	19.46	80	25.92	13.53	91	26.45	13.66	91
Mutual funds and equity securities	0	0.05	27	0	0.06	28	0	0.06	28	0	0.05	45	0	0.06	37
Subtotal	87.28	82.34	70	83.30	78.32	67	78.31	79.22	38	81.54	83.47	33	88.51	86.76	63
Interest-bearing bank balances	8.18	4.59	79	12.94	9.11	72	17.92	8.50	90	14.91	6.78	89	7.31	2.97	86
Federal funds sold and reverse repos	0	0.58	25	0	0.52	28	0	0.54	28	0	0.02	38	0	0.03	36
Debt securities 1 year or less	0.32	1.68	21	0.37	1.53	21	0.33	1.56	22	0.35	2.03	18	0.01	2.10	3
Trading assets	0	0.55	20	0	0.60	18	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	95.79	90.95	96	96.61	91.43	98	96.56	91.77	96	96.80	92.98	95	95.83	92.39	91
Non-interest cash and due from depository institutions.....	1.19	1.01	71	1.08	1.01	52	0.56	0.82	25	1.03	1.07	55	1.43	1.14	70
Other real estate owned.....	0	0.01	11	0	0.02	6	0	0.01	9	0	0.03	13	0	0.04	10
All other assets.....	3.02	7.97	2	2.30	7.50	1	2.88	7.35	3	2.16	5.87	2	2.74	6.41	3
Memoranda															
Short-term investments	8.51	7.68	68	13.31	12.01	60	18.25	11.47	80	15.26	9.38	82	7.32	5.36	69
U.S. Treasury securities.....	7.29	1.96	86	0.46	1.08	57	2.63	1.47	77	0.50	0.19	85	0.36	0.29	76
US agency securities (excluding mortgage-backed securities)	11.45	0.84	98	12.24	0.77	99	11.12	0.82	99	10.32	1.28	95	18.89	1.25	99
Municipal securities	0.07	1.75	25	0.08	1.72	24	0.07	1.73	23	0.09	2.96	19	0.13	2.58	17
Mortgage-backed securities	16.40	13.68	65	17.04	12.97	70	16.17	14.14	64	15.36	8.52	84	7.09	9.38	38
Asset-backed securities	0	0.68	21	0	0.38	26	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	0	0.52	8	0	0.52	8	0	0.53	8	0	0.60	12	0	0.53	15
Loans held-for-sale.....	0.02	0.35	30	0.07	0.42	34	0.04	0.55	31	0.29	0.58	49	0.41	0.39	74
Loans held for investment	53.49	61.41	23	55.14	59.85	32	49.88	58.06	22	56.68	69.07	13	62.99	72.01	17
Real estate loans secured by 1–4 family	12.50	12.26	54	9.92	11.69	40	10.69	11.46	50	9.96	14.47	39	12.13	16.02	39
Revolving	1.94	1.49	64	1.85	1.45	63	1.61	1.42	59	1.92	1.79	57	2.37	2.24	57
Closed-end, secured by first liens	10.43	10.40	56	7.87	9.84	43	8.94	9.67	47	7.79	12.11	35	9.28	13.07	36
Closed-end, secured by junior liens	0.13	0.18	57	0.20	0.20	67	0.14	0.17	58	0.25	0.27	52	0.48	0.37	65
Commercial real estate loans	24.20	24.34	48	21.97	22.48	48	22.04	22.69	49	22.01	30.65	20	27.16	33.26	32
Construction and land development	4.87	3.75	65	5.29	3.35	75	4.89	3.34	67	5.42	4.32	65	6.44	5	70
Multifamily.....	1.90	3.69	37	2.05	3.31	40	1.99	3.57	38	2.12	5.03	31	2.47	4.76	36
Nonfarm nonresidential	17.43	15.50	56	14.62	14.81	46	15.17	14.57	53	14.47	19.97	24	18.25	21.85	33
Real estate loans secured by farmland.....	0.49	0.35	71	0.52	0.34	74	0.47	0.30	71	0.45	0.85	58	0.54	0.95	58

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	69.49	62.08	54	58.70	59.66	39	66.52	61.05	51	56.90	69.38	21	62.83	72.74	26
Real estate loans secured by 1–4 family.....	23.36	20.31	60	17.96	19.82	43	21.42	19.86	54	17.47	20.91	45	19.14	22.29	46
Revolving	3.62	2.40	72	3.34	2.42	64	3.23	2.43	62	3.37	2.61	66	3.74	3.13	61
Closed-end.....	19.73	17.67	62	14.62	17.22	38	18.19	17.24	58	14.10	17.94	42	15.40	18.71	44
Commercial real estate loans	45.22	38.23	57	39.79	36.54	51	44.16	37.86	55	38.63	44.23	30	42.84	46.16	42
Construction and land development.....	9.10	5.97	75	9.58	5.50	80	9.79	5.65	80	9.51	6.26	78	10.15	6.97	73
1–4 family.....	1.73	1.34	66	1.41	1.11	68	1.53	1.18	67	1.35	1.14	62	1.81	1.47	69
Other	7.37	4.56	76	8.18	4.33	87	8.26	4.40	83	8.16	4.94	84	8.34	5.34	78
Multifamily.....	3.54	5.72	42	3.72	5.34	43	3.98	5.78	44	3.72	7.01	36	3.90	6.42	43
Nonfarm nonresidential	32.58	24.64	68	26.49	24.14	51	30.38	24.56	63	25.41	29.04	34	28.79	30.59	42
Owner-occupied.....	14.25	8.28	80	12.61	8.14	76	13.45	8.29	80	12.14	10	70	14.15	10.68	77
Other.....	18.33	16.13	57	13.87	15.71	40	16.93	15.94	55	13.27	18.53	25	14.64	19.36	30
Real estate loans secured by farmland.....	0.92	0.59	73	0.94	0.59	72	0.94	0.54	74	0.80	1.30	62	0.85	1.38	59
Loans to depository institutions and acceptances of other banks.....	0	0.05	33	0	0.03	32	0	0.04	34	0	0	45	0	0	44
Commercial and industrial loans	21.01	18.46	61	30.75	20.98	81	23.46	18.86	67	34.30	19.85	88	26.65	16.16	82
Loans to individuals	2.06	6.27	47	2.27	6.28	47	2.25	6.24	49	2.05	3.53	59	3.03	4	67
Credit card loans	0.20	0.53	64	0.21	0.51	67	0.22	0.53	66	0.21	0.03	89	0.35	0.04	93
Agricultural loans.....	3.77	0.32	94	4.92	0.37	94	4.21	0.34	93	4.22	0.69	91	4.99	0.78	91
Other loans and leases.....	3.66	8.30	36	3.37	8.03	30	3.56	8.75	33	2.52	2.07	70	2.51	1.48	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	395.39	407.54	43	354.96	383.17	38	377.24	391.81	41	354.66	473.75	17	354.27	493.53	19
Real estate loans secured by 1–4 family.....	132.90	130.40	56	108.62	124.52	45	121.48	126.06	49	108.90	142.34	39	107.90	151.03	35
Revolving	20.62	15.55	65	20.23	15.53	63	18.34	15.44	61	21.03	17.81	60	21.08	21.25	57
Closed-end.....	112.27	113.22	56	88.39	107.53	40	103.14	108.85	49	87.88	122.21	37	86.82	127.10	34
Commercial real estate loans	257.28	254.23	51	240.65	238.21	48	250.42	245.88	50	240.78	302.08	28	241.55	311.74	28
Construction and land development.....	51.76	38.88	66	57.96	35.52	78	55.52	35.95	73	59.26	42.85	73	57.23	46.63	64
1–4 family.....	9.85	8.60	62	8.50	7.06	65	8.67	7.42	63	8.42	7.52	62	10.21	9.52	61
Other	41.92	29.76	70	49.46	28.07	80	46.85	28.11	77	50.84	33.94	78	47.02	35.90	68
Multifamily.....	20.16	39.14	39	22.51	34.78	40	22.58	38.66	40	23.18	48.67	35	22	44.76	36
Nonfarm nonresidential	185.36	162.28	58	160.18	157.17	48	172.32	158.05	56	158.35	198.42	31	162.32	206.64	29
Owner-occupied.....	81.10	54.20	71	76.28	52.65	72	76.30	52.99	72	75.64	67.98	60	79.79	71.54	61
Other	104.27	106.54	48	83.90	102.08	37	96.02	102.54	49	82.71	125.78	24	82.53	130.65	25
Real estate loans secured by farmland.....	5.21	3.62	72	5.70	3.59	73	5.34	3.22	73	4.97	8.35	60	4.82	8.66	59
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.18	32	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	119.56	115.10	59	185.96	127.07	77	133.05	114.45	65	213.79	133.93	82	150.24	106.70	74
Loans to individuals	11.71	35.52	44	13.73	35.29	47	12.79	34.55	48	12.80	22.15	59	17.07	24.83	65
Credit card loans	1.13	2.76	64	1.24	2.61	67	1.22	2.77	66	1.29	0.20	89	1.96	0.24	91
Agricultural loans.....	21.47	1.81	95	29.73	2.01	95	23.89	1.86	94	26.33	4.17	91	28.12	4.86	90
Other loans and leases.....	20.83	50.19	32	20.37	46.75	31	20.16	51.06	27	15.69	13.62	70	14.14	10.25	70
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.31	30.64	52	28.49	28.84	50	31.94	30.07	52	28.08	34	31	30.77	35.38	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	183.81	203.71	46	172.31	187.37	44	181.17	195.33	48	175.02	232.08	30	173.51	239.13	27
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	264.91	261.50	47	248.59	244.59	48	257.46	252.85	50	250.66	304.52	29	253.30	315.15	28

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	8.51	7.68	68	13.31	12.01	60	18.25	11.47	80	15.26	9.38	82	7.32	5.36	69
Liquid assets	44.51	25.39	88	43.76	28.17	88	48.40	29.03	90	42.13	19.32	97	35.08	16.28	96
Investment securities	35.20	21.68	84	29.82	19.64	84	29.99	21.63	73	26.27	16.07	84	26.46	16.41	87
Net loans and leases	52.41	61.60	21	53.85	59.81	28	48.65	58.67	19	55.62	69.27	11	62.06	72.36	14
Net loans, leases and standby letters of credit	53.18	62.44	21	54.65	60.62	26	49.44	59.49	19	56.46	69.67	12	63.12	72.78	14
Core deposits	88.55	75.64	98	88.34	74.75	98	88.85	75.71	98	88.14	76.49	98	86.31	71.61	97
Noncore funding	2.45	10.86	12	2.86	10.89	11	2.68	10.30	11	2.70	10.29	11	3.16	14.61	8
Time deposits of \$250K or more	0.31	1.54	9	0.37	1.81	8	0.34	1.58	11	0.50	3.37	5	0.60	4.33	4
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	2.14	1.20	78	2.29	1.20	81	2.16	1.23	80	2.21	0.62	84	2.28	0.77	85
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	2.14	0.50	86	2.29	0.52	89	2.16	0.54	89	2.21	0.59	85	2.28	0.75	86
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1.63	9	0.20	0.99	49	0.18	1	45	0	1.06	16	0	2.75	14
Earning assets that reprice within 1 year	25.85	36.16	26	30.91	38.93	28	33	37.37	40	30.24	31.93	52	31.83	33.16	51
Interest-bearing liabilities that reprice within 1 year	1.35	6.49	6	1.49	7.04	6	1.38	6.39	5	1.81	14.04	2	2.42	18.54	2
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.10	38	0	0.15	37
Net assets that reprice within 1 year	24.50	28.22	40	29.42	30.25	42	31.62	29.65	56	28.43	17.03	72	29.41	13.71	76
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.94	3.09	15	-12.55	-1.82	17	-19.88	-2.33	5	-15.40	0.77	11	-4.70	10.70	10
Net short-term noncore funding dependence	-6.97	-1.79	21	-12.62	-8.21	29	-19.92	-7.71	15	-15.48	-3.25	14	-5.09	5.88	14
Short-term investment / Short-term noncore funding	351.03	166.36	82	474.57	284.81	80	689.68	273.46	88	578.08	230.45	85	260.06	78.10	89
Liquid assets - short-term noncore funding / Nonliquid assets	75.83	28.61	90	72.82	34.02	90	88.67	36.68	91	68.24	16.27	97	49.70	6.90	97
Net loans and leases / Total deposits	58.97	76.80	15	60.71	74.66	15	54.55	72.79	12	62.75	84.20	7	71.40	90.96	11
Net loans and leases / Core deposits	59.18	82.80	11	60.96	81.17	12	54.76	78.25	10	63.11	91.10	6	71.90	102.55	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-34.96	-6.37	3	1.60	0.84	77	-3.26	0.12	3	3.97	0.88	92	0.73	0.36	79
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.59	-13.54	85	1.66	1.94	50	0.52	-0.25	72	10.54	3.63	95	1.61	1.28	68
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	84.75	23.58	98	86.83	13.42	98	83.80	14.28	98	34.04	5.36	89	34.19	7.25	87
Available-for-sale securities	15.25	74.56	1	13.17	84.66	1	16.20	83.77	1	65.96	93.39	11	65.81	91.33	13
U.S. Treasury securities	20.70	9.26	81	1.54	5.52	50	8.77	6.70	70	1.91	1.22	81	1.36	2.07	73
US agency securities (excluding mortgage-backed securities)	32.52	4.02	97	41.05	4.50	98	37.07	4.12	98	39.28	8.39	93	71.38	8.16	97
Municipal securities	0.20	8	18	0.27	8.87	19	0.24	8.22	19	0.33	18.61	14	0.48	15.40	12
Mortgage-backed securities	46.58	63.23	22	57.14	66.59	37	53.92	66.54	29	58.48	54.48	56	26.78	57.07	15
Asset-backed securities	0	3.36	21	0	2.05	26	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	0	3.01	8	0	3.17	8	0	3.08	8	0	4.34	12	0	3.73	15
Mutual funds and equity securities	0	0.28	26	0	0.32	28	0	0.29	28	0	0.44	45	0	0.49	36
Debt securities 1 year or less	0.92	8.89	14	1.25	8.69	17	1.10	7.78	16	1.35	13.69	10	0.02	13.55	2
Debt securities 1 to 5 years	36.95	20.02	82	17.22	17.05	56	23.67	18.25	66	16.45	20.49	47	18.36	23.43	43
Debt securities over 5 years	62.12	68.75	33	81.53	72.17	60	75.23	71.11	48	82.21	61.87	79	81.62	58.63	79
Pledged securities	11.53	30.80	19	13.65	33.87	21	11.70	32.26	22	15.25	44.55	16	21.68	43.76	24
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-33.96	-31.70	53	68.43	51.37	65	35.10	27.98	61	185.67	136.94	71	-30.59	32.84	9
Investment securities	21.99	21.19	59	44.07	33.34	66	28.99	31.36	54	36	16.36	78	19.29	4.80	83
Core deposits	3.59	9.58	37	21.35	16.88	73	13.90	16.94	52	39.88	23.17	89	11.41	9.96	62
Noncore funding	-11.25	10.50	34	-38.18	-23.76	34	12.03	-14.79	82	17.31	-12.78	85	-35.08	4.16	4

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	3,008,415	2,775,774	2,775,341	2,687,028	2,328,100
Commit: Secured commercial real estate loans	590,028	486,496	536,738	450,872	422,831
Commit: Unsecured real estate loans	54,703	38,193	49,935	48,820	43,367
Credit card lines (reported semiannually, June/Dec)	146,815	143,661	146,216	140,134	129,845
Securities underwriting	0	0	0	0	0
Standby letters of credit	81,866	81,606	86,667	82,619	76,466
Commercial and similar letters of credit	519	158	460	111	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	2,113	9,644	6,356	32,961	30,248
Written options contracts (interest rate)	15,568	22,869	14,565	68,870	26,326
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	91,963	93,122	92,878	93,302	94,437
Futures and forward foreign exchange	0	51	0	47	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	28.32	24.48	66	27	22.45	71	25.03	22.78	63	27.38	16.09	91	32.49	16.97	96
Standby letters of credit	0.77	0.66	69	0.79	0.67	68	0.78	0.65	69	0.84	0.31	89	1.07	0.36	95
Commercial and similar letters of credit	0	0.02	58	0	0.02	48	0	0.02	56	0	0.01	75	0	0.01	36
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0	46	0	0	47
Derivative contracts	1.03	44.65	9	1.22	49.75	8	1.03	46.30	8	1.99	3.72	70	2.11	2.95	72
Interest rate contracts	1.03	32.11	9	1.22	35.96	8	1.03	32.46	8	1.99	3.62	70	2.11	2.87	72
Interest rate futures and forward contracts	0.02	3.60	30	0.09	5.17	37	0.06	3.25	33	0.34	0.20	83	0.42	0.08	90
Written options contracts (interest rate)	0.15	1.58	38	0.22	1.82	34	0.13	1.41	31	0.70	0.24	83	0.37	0.13	83
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	0.87	21.90	15	0.91	20.67	14	0.84	20.49	13	0.95	2.58	71	1.32	2.19	72
Foreign exchange contracts	0	6.76	26	0	6.16	51	0	6.30	26	0	0	95	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	3.93	53	0	3.78	27	0	0	95	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	54.62	46.07	70	48.51	42.93	72	49.33	44.98	68	49.79	24.20	97	54.08	24.81	97

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	109,644	125,686	113,799	195,180	151,011
Interest rate contracts	109,644	125,635	113,799	195,133	151,011
Foreign exchange contracts.....	0	51	0	47	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,113	9,695	6,356	33,008	30,248
Written options	15,568	22,869	14,565	68,870	26,326
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	15,568	22,869	14,565	68,870	26,326
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	91,963	93,122	92,878	93,302	94,437
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	109,644	125,686	113,799	195,180	151,011
Interest rate contracts	109,644	125,635	113,799	195,133	151,011
Foreign exchange contracts.....	0	51	0	47	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	94,076	102,817	99,234	126,310	124,685
One year or less	2,113	9,695	6,356	33,069	30,441
Over 1 year to 5 years	8,875	9,122	9,000	9,241	10,244
Over 5 years	83,088	84,000	83,878	84,000	84,000
Gross negative fair value (absolute value)	1,405	6,239	5,869	7,910	4,353
Gross positive fair value.....	1,432	6,273	5,861	7,949	4,327
Held for trading.....	0	0	0	0	0
Non-traded.....	1,432	6,273	5,861	7,949	4,327
Current credit exposure on risk-based capital derivative contracts	1,410	6,225	5,861	7,641	4,216
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	93.66	75	99.96	94.09	51	100	94.17	75	99.98	99.50	16	100	99.57	60
Percent of Notional Amount															
Interest rate contracts	0	3.30	26	0.04	3.27	53	0	3.47	25	0.02	0.19	86	0	0.14	42
Foreign exchange contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	0	47	0	0.07	45
Equity, commodity, and other contracts	1.93	9.78	41	7.71	12.57	57	5.59	11.16	52	16.91	15.03	64	20.03	14.06	67
Futures and forwards	14.20	5.78	82	18.20	7.49	80	12.80	6.28	78	35.29	10.24	88	17.43	11.73	72
Written options	0	0.15	42	0	0.11	42	0	0.12	42	0	0	50	0	0	48
Exchange-traded	14.20	5.46	83	18.20	7.20	82	12.80	5.96	81	35.29	10.24	88	17.43	10.84	72
Over-the-counter	0	3.69	21	0	3.44	19	0	3.27	20	0	2.13	33	0	2.45	35
Purchased options	0	0.15	41	0	0.12	40	0	0.12	41	0	0	50	0	0	49
Exchange-traded	0	3.17	21	0	3.04	21	0	2.87	21	0	2.13	33	0	2.28	36
Over-the-counter	83.87	74.97	50	74.09	71.23	43	81.62	74.26	47	47.80	71.83	30	62.54	64.61	40
Swaps	0	37.98	23	0	40.60	20	0	40.42	21	0	16.03	34	0	15.01	35
Held for trading	0	31.52	23	0	34.42	21	0	34.15	21	0	16.37	34	0	16.17	35
Interest rate contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	0	47	0	0.11	46
Foreign exchange contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0	49	0	0	48
Non-traded	100	62.02	76	100	59.40	79	100	59.58	78	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.94	85	99.96	56.19	73	100	56.71	85	99.98	83.02	39	100	84.69	69
Foreign exchange contracts	0	0.36	33	0.04	0.38	69	0	0.40	33	0.02	0	90	0	0.01	44
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	85.80	93.09	20	81.80	91.87	20	87.20	92.53	26	64.71	79.60	30	82.57	80.07	40
One year or less	1.93	31.78	14	7.71	28.05	33	5.59	27.56	26	16.94	15.52	64	20.16	15.20	67
Over 1 year to 5 years	8.09	24.76	22	7.26	26.03	18	7.91	27.01	19	4.73	19.75	32	6.78	22.92	30
Over 5 years	75.78	27.14	92	66.83	30.08	83	73.71	29.89	89	43.04	32.47	56	55.63	34.12	72
Gross negative fair value (absolute value)	1.28	1.56	43	4.96	1.25	96	5.16	0.98	97	4.05	2.84	69	2.88	1.30	92
Gross positive fair value	1.31	1.74	50	4.99	1.68	96	5.15	1.34	98	4.07	2.25	86	2.87	1.14	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	18	0.01	0.05	30	0.01	0.04	31	0.01	0.01	76	0.01	0	79
Gross positive fair value (X)	0	0.08	13	0.01	0.07	21	0.01	0.05	24	0.01	0.01	79	0.01	0	78
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0	0.02	34	0.01	0.01	51	0.01	0.01	56	0.01	0	85	0.01	0	85
Current credit exposure (X)	0	0.04	22	0.01	0.05	29	0.01	0.04	31	0.01	0.02	62	0.01	0.01	63
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.02	0.54	22	0.10	0.63	29	0.09	0.46	29	0.13	0.27	59	0.08	0.10	63

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	140,603	132,811	132,811	96,415	90,749
Gross losses	1,063	6,379	7,412	2,134	5,174
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,713	3,681	6,204	5,530	7,640
Net losses	-650	2,698	1,208	-3,396	-2,466
Provision for loan and lease losses	-24,000	9,000	9,000	33,000	3,200
Adjustments	0	0	0	0	0
Ending balance	117,253	139,113	140,603	132,811	96,415
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.44	0.08	0	0.18	-0.14	96	0.09	-0.09	90	0.39	0.38	61	0.05	0.12	30
Provision for loan and lease losses / Average loans and leases	-0.87	0.14	0	0.31	-0.25	97	0.16	-0.16	91	0.61	0.53	66	0.07	0.16	31
Provision for loan and lease losses / Net loan and lease losses	3,692.31	198.72	96	333.58	77.32	84	745.03	-105.48	92	-971.73	672.96	7	-129.76	142.73	10
Allowance for loan and lease losses / Total loans and leases not held for sale	2.06	1.17	91	2.45	1.39	90	2.54	1.23	94	2.39	1.35	96	2.14	0.94	97
Allowance for loan and lease losses / Total loans and leases	2.06	1.15	91	2.45	1.37	90	2.54	1.20	94	2.38	1.33	96	2.12	0.93	97
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67			25.78	15.27	83	116.39	21.39	94		25.33				17.18
Allowance for loan and lease losses / Nonaccrual assets	3,251.61	413.77	96	256.80	318.67	49	275.44	364.13	47	1,163.78	336.78	92	713.87	315.75	85
ALLL / 90+ days past due + nonaccrual loans and leases	3,248.01	319.24	99	256.61	260.68	58	273.14	287.08	60	1,161.95	293.46	93	671.09	283.41	86
Gross loan and lease losses / Average loans and leases	0.04	0.16	26	0.22	0.22	59	0.13	0.19	46	0.04	0.16	18	0.12	0.16	45
Recoveries / Average loans and leases	0.06	0.07	55	0.13	0.08	76	0.11	0.08	74	0.10	0.04	88	0.18	0.05	94
Net losses / Average loans and leases	-0.02	0.08	6	0.09	0.13	48	0.02	0.11	25	-0.06	0.11	2	-0.06	0.11	1
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	23.11	23.25	58	172.49	16.12	99	290.72	34.67	98	106.88	42.12	89	144.72	41.80	94
Earnings coverage of net loan and lease losses (X)	-77.47	-9.51	18	24.10	4.52	66	113.41	39.72	82	-38.54	33.55	7	-44.58	22.46	12
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	34	-0.17	0.03	0	-0.09	0.02	2	-0.06	0.04	1	-0.20	0.02	0
Real estate loans secured by 1–4 family	-0.03	-0.02	34	-0.09	-0.01	5	-0.08	-0.02	7	-0.07	0.01	2	-0.07	0.02	4
Revolving	-0.10	-0.08	28	-0.42	-0.05	10	-0.34	-0.07	12	-0.33	0	1	-0.24	0.02	2
Closed-end	-0.02	-0.02	40	-0.02	-0.01	35	-0.03	-0.01	23	-0.01	0.01	22	-0.03	0.02	8
Commercial real estate loans	0	0	32	-0.21	0.05	1	-0.10	0.04	1	-0.05	0.05	2	-0.26	0.02	1
Construction and land development	-0.02	-0.02	33	-0.85	0	0	-0.44	0	0	-0.20	0	4	-1.09	-0.02	1
1–4 family	0	0	60	0	0	57	0	0	57	0	0	50	0	0	54
Other	-0.02	-0.01	28	-0.85	-0.01	0	-0.44	0	0	-0.20	-0.01	3	-1.09	-0.02	1
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	58	0	0.07	35	0	0.05	29	0	0.07	34	0	0.03	38
Owner-occupied	0	0	60	0	0.01	46	0	0.01	44	0	0.01	40	0	0.01	44
Other	0	0	55	0	0.06	37	0	0.04	35	0	0.04	40	0	0.01	41
Real estate loans secured by farmland	0	0	55	0	-0.01	58	0	0	54	0	0.01	44	0	0.01	45
Commercial and industrial loans	-0.08	0.10	9	-0.02	0.20	17	-0.10	0.17	5	-0.10	0.20	3	0.22	0.27	55
Loans to individuals	0.65				0.78			0.71		0.04	0.66	6	0.12	0.74	14
Credit card loans	1.63	1.99	40	1.49	2.18	32	0.52	1.84	16	1.88	1.71	60	1.66	1.89	49
Agricultural loans	-0.27	0.01	4	4.08	0.03	99	2.44	0.02	97	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions	0				0			0							
Other loans and leases	0.38	0.14	84	0.01	0.08	54	0.11	0.10	70	0.14	0.44	65	0.29	0.14	80

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		1,949		1,885		5,536		1,688		3,735					
90+ days past due loans and leases		4		40		429		18		861					
Nonaccrual loans and leases		3,606		54,171		51,047		11,412		13,506					
Total past due and nonaccrual loans and leases		5,559		56,096		57,012		13,118		18,102					
Restructured 30–89 days past due		0		0		0		22		78					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,059		1,891		1,244		2,779		6,331					
Total restructured loans and leases		1,059		1,891		1,244		2,801		6,409					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		670		921		846		953		987					
Other real estate owned		0		0		0		0		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.03	0.32	3	0.03	0.27	8	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12
90+ days past due loans and leases	0	0.09	22	0	0.10	24	0.01	0.10	33	0	0.04	38	0.02	0.03	61
Nonaccrual loans and leases	0.06	0.38	6	0.95	0.58	84	0.92	0.46	88	0.20	0.60	16	0.30	0.48	32
90+ days past due and nonaccrual loans and leases	0.06	0.53	2	0.96	0.73	72	0.93	0.62	80	0.20	0.67	16	0.32	0.54	31
30–89 days past due restructured	0	0.01	18	0	0.01	19	0	0.01	21	0	0	67	0	0	63
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.02	0.09	25	0.03	0.12	27	0.02	0.10	24	0.05	0.09	45	0.14	0.07	78
30–89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.03	0.32	3	0.03	0.27	8	0.10	0.32	15	0.03	0.26	8	0.08	0.31	12
90+ days past due assets	0	0.10	20	0	0.10	22	0.01	0.10	32	0	0.04	38	0.02	0.03	61
Nonaccrual assets	0.06	0.39	6	0.95	0.59	83	0.92	0.47	88	0.20	0.60	16	0.30	0.48	32
30+ days past due and nonaccrual assets	0.10	0.88	1	0.99	1.04	55	1.03	0.97	64	0.23	0.95	8	0.40	0.87	17
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.03	0.32	3	0.53	0.43	68	0.46	0.36	74	0.12	0.47	14	0.20	0.39	29
90+ days past due and nonaccrual assets + other real estate owned	0.03	0.34	3	0.53	0.46	65	0.46	0.37	71	0.12	0.52	12	0.20	0.45	25
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.04	0.38	3	0.54	0.52	60	0.47	0.41	65	0.13	0.63	8	0.20	0.56	13
Allowance for loan and lease losses	3.65	57.44	1	39.60	67.93	28	36.91	62.64	28	9.33	72.10	4	15.11	92.08	5
Equity capital + allowance for loan and lease losses	0.44	3.52	4	5.83	4.43	73	5.33	3.60	77	1.32	5.64	10	1.84	4.77	16
Tier 1 capital + allowance for loan and lease losses	0.43	3.97	2	5.87	5.28	64	5.32	4.30	70	1.38	6.21	10	1.81	5.30	13
Loans and leases + other real estate owned	0.08	0.63	1	0.97	0.88	62	0.94	0.71	71	0.22	0.92	8	0.32	0.78	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.26	3	0	0.24	6	0.06	0.26	17	0.03	0.25	6	0.09	0.28	14
	90+ days past due		0	0.11	16	0	0.12	15	0	0.12	15	0	0.04	25	0.03	0.03	67
	Nonaccrual.....		0.05	0.45	7	0.17	0.65	12	0.09	0.52	12	0.21	0.63	19	0.19	0.45	23
Commercial and industrial	30–89 days past due		0.15	0.28	45	0.08	0.17	33	0.20	0.24	56	0.04	0.15	28	0.04	0.22	25
	90+ days past due		0	0.03	35	0	0.02	42	0.03	0.04	64	0	0.02	64	0.01	0.02	68
	Nonaccrual.....		0.12	0.46	18	0.20	0.64	20	0.21	0.57	24	0.22	0.61	35	0.63	0.74	56
Individuals	30–89 days past due		0.03	0.70	12	0.03	0.55	12	0.05	0.63	18	0.09	0.52	23	0.51	0.60	46
	90+ days past due		0	0.07	40	0	0.07	41	0	0.09	44	0	0.02	63	0.01	0.02	67
	Nonaccrual.....		0.03	0.18	39	0.27	0.18	70	0.14	0.17	57	0.39	0.14	82	0.18	0.12	70
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due		0	0.10	29	0	0.16	29	0.21	0.07	79	0	0.07	34	0	0.10	34
	90+ days past due		0	0	44	0	0	44	0	0	42	0	0	45	0	0	47
	Nonaccrual.....		0.03	0.36	55	16.07	0.69	97	19.22	0.70	98	0	0.57	29	0	0.80	28
Foreign governments	30–89 days past due			0			0.01			0.50							
	90+ days past due			0			0			0							
	Nonaccrual.....			0.18			0.04			0.15							
Other loans and leases	30–89 days past due		0	0.11	20	0.16	0.11	71	0	0.12	16	0.05	0.67	57	0	0.28	23
	90+ days past due		0	0.01	33	0	0.01	35	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....		0	0.07	23	0.03	0.13	53	0	0.09	43	0.09	0.10	78	0.34	0.04	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		Memoranda														
1–4 family	30–89 days past due	0	0.39	4	0.01	0.35	3	0.17	0.46	22	0.07	0.46	11	0.24	0.53	29
	90+ days past due	0	0.22	18	0	0.27	18	0	0.24	18	0	0.06	28	0	0.05	28
	Nonaccrual	0.13	0.61	14	0.49	0.82	34	0.25	0.71	20	0.56	0.67	46	0.53	0.55	55
Revolving	30–89 days past due	0.01	0.26	14	0.01	0.29	12	0.21	0.28	45	0.03	0.25	34	0.09	0.36	26
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.21	1.15	26	0.27	1.05	25	0.27	1.18	27	0.22	0.46	40	0.32	0.34	53
Closed-end	30–89 days past due	0	0.42	3	0.01	0.36	5	0.16	0.49	25	0.07	0.48	15	0.27	0.56	36
	90+ days past due	0	0.25	19	0	0.29	18	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.12	0.60	12	0.54	0.77	41	0.24	0.67	21	0.64	0.69	53	0.58	0.57	54
Junior lien	30–89 days past due	0	0.01	15	0.01	0.01	58	0	0.01	11	0	0.01	15	0.04	0.02	79
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	44	0	0	41
	Nonaccrual	0.07	0.02	85	0.13	0.04	89	0.10	0.03	88	0.15	0.03	92	0.18	0.03	91
Commercial real estate	30–89 days past due	0	0.16	10	0	0.14	6	0.02	0.15	15	0.01	0.14	24	0.02	0.15	20
	90+ days past due	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	35	0.04	0.02	81
	Nonaccrual	0.01	0.32	6	0.02	0.52	5	0.01	0.38	6	0.05	0.57	16	0.03	0.34	17
Construction and development	30–89 days past due	0	0.22	16	0	0.12	18	0.01	0.17	40	0	0.16	26	0.07	0.20	61
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0	0.16	14	0.01	0.36	32	0	0.20	33	0.01	0.21	46	0.06	0.18	57
1–4 family	30–89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	36	0.04	0.05	73
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0	0.17	19	0	0.07	21	0.01	0.13	55	0	0.09	30	0.03	0.12	67
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	44	0	0	44
	Nonaccrual	0	0.13	16	0.01	0.29	33	0	0.16	38	0.01	0.16	50	0.06	0.14	63
Multifamily	30–89 days past due	0	0.04	29	0	0.06	28	0	0.07	27	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0	0.14	21	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	15	0	0.14	7	0.02	0.13	24	0.01	0.14	31	0.01	0.13	21
	90+ days past due	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	38	0.06	0.02	85
	Nonaccrual	0.01	0.39	7	0.03	0.66	7	0.01	0.45	8	0.08	0.73	18	0.02	0.36	14
Owner Occupied	30–89 days past due	0	0.04	11	0	0.04	10	0.02	0.04	41	0.01	0.05	45	0.01	0.06	33
	90+ days past due	0	0	34	0	0	34	0	0	37	0	0.01	40	0.06	0.01	91
	Nonaccrual	0	0.14	17	0.02	0.25	17	0.01	0.17	15	0.07	0.27	25	0.01	0.19	20
Other	30–89 days past due	0	0.08	33	0	0.09	12	0	0.08	14	0	0.06	22	0	0.05	18
	90+ days past due	0	0	37	0	0.01	36	0	0	37	0	0	44	0	0.01	41
	Nonaccrual	0.01	0.21	17	0.01	0.40	13	0.01	0.23	18	0.01	0.33	29	0.01	0.14	31
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.08	33	0	0.21	28
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0	0	46	0	0.01	45
	Nonaccrual	0.11	0.63	54	0.14	1.10	46	0.11	0.69	50	0.18	1.19	57	0.30	1.06	58
Credit card	30–89 days past due	0.08	1.02	9	0.05	0.63	17	0.09	0.81	15	0.09	1.02	43	0.13	0.87	43
	90+ days past due	0.01	0.44	30	0.02	0.39	32	0.03	0.45	30	0.03	0.22	54	0.06	0.18	64
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	49,524	57,722	51,927	56,906	59,403										
Retained earnings	832,432	741,699	783,617	707,389	649,845										
Accumulated other comprehensive income (AOCI)	-33,271	6,407	-2,599	42,223	-13,344										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	848,685	805,828	832,945	806,518	695,904										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	-33,271	6,407	-2,599	42,224	-13,344										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	881,956	799,421	835,544	764,294	709,248										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	881,956	799,421	835,544	764,294	709,248										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	881,956	799,421	835,544	764,294	709,248										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	87,451	78,158	84,050	72,652	68,454										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	87,451	78,158	84,050	72,652	68,454										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	87,451	78,158	84,050	72,652	68,454										
Exited advanced approach tier 2 capital															
Total capital	969,407	877,579	919,594	836,946	777,702										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,786,744	10,193,331	10,946,007	9,484,120	6,864,680										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	4,992	5,694	4,992	5,694	5,947										
Total assets for leverage ratio	10,781,752	10,187,637	10,941,015	9,478,426	6,858,733										
Total risk-weighted assets	6,959,309	6,190,641	6,666,485	5,751,073	5,447,397										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.67	11.85	66	12.91	12.66										
Common equity tier 1 capital, column B	0	0.26	46	0	0.29										
Tier 1 capital, column A	12.67	12.53	59	12.91	13.44										
Tier 1 capital, column B	0	0.31	46	0	0.33										
Total capital, column A	13.93	14.37	47	14.18	15.42										
Total capital, column B	0	0.34	46	0	0.37										
Tier 1 leverage	8.18	9.08	23	7.85	9.11										
Supplementary leverage ratio, advanced approaches HCs	6.62			6.95	6.71										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	12.67	11.85	66	12.91	12.66	59	12.53	12.37	59	13.29	10.91	72	13.02	12.50	67
	0	0.26	46	0	0.29	46	0	0.29	46	0	0	50	0	0	50
	12.67	12.53	59	12.91	13.44	48	12.53	13.11	45	13.29	11.60	60	13.02	13.19	57
	0	0.31	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
	13.93	14.37	47	14.18	15.42	31	13.79	14.91	32	14.55	13.45	47	14.28	14.63	52
	0	0.34	46	0	0.37	46	0	0.37	46	0	0	50	0	0	50
	8.18	9.08	23	7.85	9.11	18	7.64	8.98	18	8.06	9.65	12	10.34	10.39	58

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		1		3			16			369			27	-66.67	-99.31		
Other insurance activities income		1		3			16			369			27	-66.67	-99.31		
Insurance and reinsurance underwriting income		0		0			0			0			0				
Premiums		0		0			0			0			0				
Credit related insurance underwriting		0		0			0			0			0				
Other insurance underwriting		0		0			0			0			0				
Insurance benefits, losses, expenses		0		0			0			0			0				
Net assets of insurance underwriting subsidiaries		0		0			0			0			0				
Life insurance assets		85,906		8,997			84,788			8,833			8,503	854.83	292.71		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0	0.36	27	0	0.37	26	0	0.36	28	0.11	0.41	68	0.01	0.37	52			
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income	34.56			30.92			32.99			100			100					
Other premium income / Total premium income	65.44			69.08			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49											
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.60	12.13	37	0.96	11.54	10	8.69	12	35	0.98	11.01	15	1.06	11.53	14			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.64			0.66			0.05				0
Cost: Interest-bearing deposits.....															
		0.25			0.12			0.14			1.24				2.53
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20							
Commercial and industrial loans		0.61			1.03			0.79							2.35
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....		11.61			-1.19			6.83			5,672.05				-47.91
Total selected assets.....		18.50			3.19			9.48			6.04				-25.04
Deposits		-4.80			9.07			0.73			-44.89				2.53

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries.....		11,844	10,404	35,351	29,108	27,501	13.84	124.40
Dividends		11,844	10,404	35,351	29,108	27,501	13.84	124.40
Interest.....		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income.....		0	0	0	0	0		
Income from nonbank subsidiaries.....		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest.....		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income.....		0	0	0	0	0		
Income from subsidiary holding companies.....								
Dividends								
Interest.....								
Management and service fees								
Other income.....								
Total income from subsidiaries.....		11,844	10,404	35,351	29,108	27,501	13.84	124.40
Securities gains (losses)		0	0	0	0	0		
Other operating income		866	714	1,414	746	1,406	21.29	18.79
Total operating income.....		12,710	11,118	36,765	29,854	28,907	14.32	111.59
Operating Expenses								
Personnel expenses		421	418	883	772	803	0.72	19.26
Interest expense		0	0	0	0	0		
Other expenses.....		1,497	962	1,892	1,564	1,978	55.61	120.15
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		1,918	1,380	2,775	2,336	2,781	38.99	85.67
Income (loss) before taxes		10,798	9,743	33,994	27,518	25,971	10.83	117.09
Applicable income taxes (credit)		-230	-145	-297	-349	-335		
Extraordinary items								
Income before undistributed income of subsidiaries.....		11,028	9,888	34,291	27,867	26,306	11.53	117.21
Equity in undistributed income of subsidiaries.....		47,129	33,827	65,739	48,445	56,978	39.32	108.01
Bank subsidiaries		47,129	33,827	65,739	48,445	56,978	39.32	108.01
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies.....		0	0	0	0	0		
Net income (loss)		58,157	43,715	100,030	76,312	83,284	33.04	109.70
Memoranda								
Bank net income		58,973	44,231	101,090	77,553	84,479	33.33	111.11
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income.....		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	816,587	95.99	777,210	96.19	800,622	95.89	779,455	675,534	5.07	58.39	
Common and preferred stock	816,387	95.96	776,980	96.16	799,894	95.81	778,960	674,953	5.07	58.35	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	200	0.02	230	0.03	728	0.09	495	581	-13.04		
Investment in nonbank subsidiaries	777	0.09	817	0.10	796	0.10	853	887	-4.90	-16.72	
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	777	0.09	817	0.10	796	0.10	853	887	-4.90	-16.72	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	982	0.12	1,030	0.13	1,017	0.12	1,037	1,031	-4.66	-1.60	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	22,076	2.59	18,239	2.26	21,610	2.59	16,315	7,731	21.04	254.63	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	8,972	1.05	9,582	1.19	9,277	1.11	9,887	10,427	-6.37	700.36	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,341	0.16	1,105	0.14	1,579	0.19	1,047	2,464	21.36	3.55	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	850,735	100.00	807,983	100.00	834,901	100.00	808,594	698,074	5.29	61.69	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	2,050	0.24	2,155	0.27	1,956	0.23	2,076	2,170	-4.87	1091.86	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	2,050	0.24	2,155	0.27	1,956	0.23	2,076	2,170	-4.87	1091.86	
Equity Capital	848,685	99.76	805,828	99.73	832,945	99.77	806,518	695,904	5.32	61.36	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	16,859	1.98	25,057	3.10	19,262	2.31	24,241	26,756	-32.72	-42.28	
Common surplus	32,665	3.84	32,665	4.04	32,665	3.91	32,665	32,665	0.00	0.00	
Retained earnings	832,432	97.85	741,699	91.80	783,617	93.86	707,389	649,845	12.23	68.05	
Accumulated other comprehensive income	-33,271	-3.91	6,407	0.79	-2,599	-0.31	42,223	-13,344			
Other equity capital components	0	0	0	0	0	0	0	-18			
Total liabilities and equity capital	850,735	100.00	807,983	100.00	834,901	100.00	808,594	698,074	5.29	61.69	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.96	10.52	79	10.95	12.64	40	12.34	11.94	61	9.90	9.11	60	12.71	10.58	76
Bank net income / Average equity investment in banks	14.68	11.07	82	11.52	12.37	47	12.96	11.80	63	10.44	9.38	60	13.28	10.85	75
Nonbank net income / Average equity investment in nonbanks		10.05			13.40			13.12			9.69				12.07
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			8.82				15.16
Bank net income / Parent net income	101.40	98.83	40	101.18	96.24	44	101.06	96.79	47	101.63	104.93	36	101.43	103.77	36
Nonbank net income / Parent net income	0	2.55	17	0	3.10	15	0	3.40	15	0	1.04	25	0	1.08	24
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			101.16				92.33
Leverage															
Total liabilities / Equity capital	0.24	17.48	8	0.27	16.87	7	0.23	16.81	9	0.26	11.62	14	0.31	9.66	16
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	5.79	23	0	3.93	27
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	9.67	14	0	7.99	13
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	5.79	23	0	3.97	27
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	5.79	23	0	3.93	27
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	5.67	25	0	3.86	27
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt		39.62			39.10			39.86			20.97		0	14.37	26
Double Leverage															
Equity investment in subs / Equity capital	96.19	103.92	14	96.42	103.07	15	96.03	103.22	11	96.58	104.49	15	96.99	104.21	19
Total investment in subs / Equity capital	96.31	109.01	9	96.55	108.26	9	96.21	108.40	6	96.75	104.82	14	97.20	104.48	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.28	0.41	16	-0.33	0.25	14	-0.33	0.29	12	-0.36	0.49	15	-0.25	0.44	17
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.45			1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	117.62	126.15	50	107.27	138.64	42	141.75	152.85	54	145.99	121.76	71	143.68	153.39	61
Cash from ops + noncash items + op expense / Op expense + dividend	123.49	116.54	56	110.97	130.64	45	142.93	154.48	52	155.46	138.81	70	153.92	152.31	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.86	92.87	66	120.67	103.17	67	122.22	98.54	75	143.56	140.42	67	99.80	105.99	36
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,318.94			17,211.14	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,435.81			2,481.22	
Dividends + interest from subsidiaries / Interest expense + dividends	126.77	140.52	52	110.63	153.06	40	148.53	174.12	51	155.09	137	67	153.88	196.13	54
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.59	3.32	51	2.38	3.64	46	2.71	3.44	51	2.02	2.19	63	1.11	1.59	61
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0			0	
Nonaccrual		0.76			0.96			0.92			0			8.16	
Total		1.12			1.17			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.69	16	0	1.79	15	0	1.76	16	0	0.09	31	0	0.13	29
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	84.72	82.17	61	95.11	78.46	66	69.41	66.37	54	67.35	79.13	42	67.94	65.39	53
Dividends declared / Net income	16.07	34	21	21.51	25.30	43	23.79	28.27	40	24.60	29.39	41	21.46	25.65	41
Net income – dividends / Average equity.....	11.71	7.04	86	8.60	9.64	48	9.41	8.62	66	7.46	6.36	64	9.98	7.61	76
Percent of Dividends Paid															
Dividends from bank subsidiaries	126.77	128.25	56	110.63	139.49	46	148.53	155.92	59	155.09	130.75	65	153.88	160.93	56
Dividends from nonbank subsidiaries	0	2.20	26	0	3.97	27	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	126.77	168.66	47	110.63	193.08	35	148.53	203.53	46	155.09	158.62	62	153.88	209.89	52
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	20.08	43.08	32	23.52	36.56	37	34.97	45.96	35	37.53	43.52	43	32.55	45.88	36
Interest income from bank subsidiaries.....	0	0.13	27	0	0.11	25	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	20.08	46.71	30	23.52	38.35	34	34.97	51.33	33	37.53	51.02	38	32.55	48.40	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		45.98			54.17			62.63			99.52			76.61	
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44			0.07			0.91	
Management and service fees from nonbank subsidiaries		0.54			0.63			0.37			0.02			0.02	
Other income from nonbank subsidiaries.....		0.18			0.08			0.07			0.11			0.01	
Operating income from nonbank subsidiaries		54.49			76.16			87.22			105.70			83.73	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			29.39			65.48	
Interest income from subsidiary holding companies		13.26			5.39			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0			0	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0			0	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.19	65.33	48	93.58	67.82	50	96.15	74.16	50	97.50	76.69	51	95.14	77.61	42
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries	93.19	75.26	38	93.58	81.78	37	96.15	83.13	38	97.50	84.80	37	95.14	94.06	29
Dividends from nonbank subsidiaries	0	3.28	25	0	2.67	26	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.58	20	0	6.48	17	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			59.71			70.71	